# EXHIBIT 1 TO NOTICE OF REMOVAL

**State Court File** 

#### CIVIL WARRANT

#### **WILLIAMSON COUNTY, TENNESSEE**

Court of General Sessions, Courtroom A, 135 4th Ave. South, Franklin, TN 615-790-5454

DOCKET # 2016-CV- 22 65	Reset for: (1)	I. DEBBIE MCMILLAN BAI	RRETT, CLERK OF GENERAL
Kimberly Hollon		COPY OF THE ORIGINAL INSTR KIMBERLY AS	SON COUNTY, TENNESSEE DO ING TO BE A TRUE AND PERFECT JUMENT ON FILE IN THIS CASE.
3118 Tristan Dive	)PY_	CASE # 2016 CV DATE 8/15/2016 - OFFICER RET	CLERK Rober Rister
(Address & Pirone #)			UKN -
Franklin (191) 37064 (Ce15)-218-3240	and served on	ndersigned officer on all named Defendants b with them or by:	y reading same to them and
Bonk of America			· · · · · · · · · · · · · · · · · · ·
DEFENDANT 1000 Street		· · · · · · · · · · · ·	53 (6
Charlotte, 10 28255	Date:	ECRE	STATE
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DEFENDANT REPORT RE		Deputy Sheriff (<	
ΑΙ	JG 1 2 2016	ss server O	
ADDRESS		TS	ess SS3
GENER	RAL SESSIONS	ATE.	<u>မ</u> မှိ
To Any Lawful Officer to Execute and Return:		• .	2 nd
Summon each Defendant to appear before the Judge of th	e General Sessions C	ourt of this county o	n the 3rd day of
October 2016 at 10:00 A.M., then and the	re to answer in a civi	action brought by P	aintiff(s) for the following
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Customers acrount On April 812		777	ount numbers
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to do anothing about this issue of refuses to am requesting my Federal funds of finan	Cial PESPITH	ish for damag	es incurred.
	Debbie McMillan	<i>y_</i> :	
Issued August 15, 2046. By: K	van Cope	Deputy Cl	erk
JUDGME	NT ORDER		
	for S	nlus infer	est at the rate of%
Judgment for against and cost of suit, for which execution may issue.	101 \$	p.u.o	
Judgment entered by: Default Agreement T	rial Confessed		
Dismissed: Without Prejudice With Prejudice	8		
Cost taxed to: Plaintiff Defendant			
Defendant(s)in C	ourt and admitted to	jurisdiction of Court.	
This the day of, 20	_ <b></b> •		
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J UL	vage, 514		,

## CIVIL WARRANT

## WILLIAMSON COUNTY, TENNESSEE

Court of General Sessions, Courtroom A, 135 4th Ave. South, Franklin, TN 615-790-5454

DOCKET # 2016-CV- 22 65	eset for: (1)
Kimberly Ash Zon GENERAL SESS	루티스 보이다는 사람들은 사람들이 되었다. 그 사람들이 되었다면 보이 되었다. 그 사람들은 사람들이 되었다.
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Legal Department	Date:
RECEIVE	3
AUG 1 5 2016	
Bank of America has admitted to place of astomers account an April 8,2016 pare on account did pot match + was por to do anything about this issue a refuse to give	answer in a civil action brought by Plaintiff(s) for the following:
JUDGMENT	ORDER
Judgment for DISMIS against D for and cost of suit, for which execution may issue.	or \$ plus interest at the rate of%
Judgment entered by: Default Agreement Trial	Confessed
Defendant	
Defendant(s)In Court  This the day of (### 100   ###	and admitted to jurisdiction of Court.
// Case 3:16-cv-02831 Document 1-1 , Filed	, <b>bi</b> 103/16 Page 3 of 37 PageID #: 7

NOTICE	

#### TO THE DEFENDANT(S):

Tennessee law provides a ten thousand dollar (\$10,000.00) personal property exemption from execution or seizure to satisfy a judgment. If a judgment should be entered against you in this action and you wish to claim property as exempt, you must file a written list, under oath, of the items you wish to claim as exempt with the clerk of the court. The list may be filed at any time and may be changed by you thereafter as necessary; however, unless it is filed before the judgment becomes final, it will not be effective as to any execution or garnishment issued prior to the filling of the list. Certain items are automatically exempt by law and do not need to be listed; these include items of necessary wearing apparel (clothing) for yourself and your family and trunks or other receptacles necessary to contain such apparel; family portraits, the family Bible, and school books. Should any of these items be seized you would have the right to recover them. If you do not understand your exemption right or how to exercise it, you may wish to seek the counsel of a lawyer.

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To the best of my information and belief, after investigation of defendant's employment, I hereby make affidavit that the defendant(s) is/are not a member of a military service.

		RECEIVED		
Attorney for the Plaintiff or Plaintiffs		3190 21 315		
Notary Public				
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		ORDER		
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				<del></del>

# IN THE GENERAL SESSIONS FOR WILLIAMSON COUNTY STATE OF TENNESSEE

KIMBERLY ASHTON, Plaintiff,	]   Docket No.: 2016-CV-2265
<b>V.</b>	]
BANK OF AMERICA, INC., Defendant.	

#### NOTICE OF APPEAL

Appellant, Kimberly Ashton, being the plaintiff in the above captioned case, does hereby give notice that she desires to appeal to the Circuit Court the General Sessions' decision rendered on the plaintiff's original claims.

Respectfully submitted,

Christopher V. Boiano, Esq. (#30076)

Boiano & Boiano, LLC

115 Shivel Drive

Hendersonville, TN 37075

P: 615-991-7117

F: 615-296-0390

Christopher@boianolaw.com

Attorney for Plaintiff

#### CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served via U.S. Mail, postage prepaid, on the below named individuals on this  $\frac{g^{th}}{g^{th}}$  day of  $\frac{Ochder}{g^{th}}$ , 2016:

Rick Humbracht, Esq Bradley Arant Boult Cummings P.O. Box 340025 Nashville, TN 37203 Phone: (615) 252-2371 Fax: (615) 252-6371 rhumbracht@bradley.com Attorney for Plaintiff

Christopher V. Boiano, Esq.

## IN THE GENERAL SESSIONS FOR WILLIAMSON COUNTY STATE OF TENNESSEE

KIMBERLY ASHTON, Plaintiff,	, l , ] ]	Docket No.: 2016-CV-2265
v.	` ] ]	
BANK OF AMERICA, INC., Defendant.	] ] ]	

## NOTICE OF APPEARANCE

Please enter my firm's appearance on behalf of the Plaintiff, Kimberly Ashton, in this matter, and forward all future correspondence and filings to my attention.

Respectfully submitted,

Christopher V. Boiano, Esq. (#30076)

Boiano & Boiano, LLC

115 Shivel Drive

Hendersonville, TN 37075

P: 615-991-7117

F: 615-296-0390

Christopher@boianolaw.com

Attorney for Plaintiff

## CERTIFICATE OF SERVICE

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Rick Humbracht, Esq Bradley Arant Boult Cummings P.O. Box 340025 Nashville, TN 37203 Phone: (615) 252-2371 Fax: (615) 252-6371 rhumbracht@bradley.com Attorney for Plaintiff

Christopher V. Boiano, Esq.

#### IN THE CIRCUIT COURT FOR WILLIAMSON COUNTY, TENNESSEE

FILED

OC11120E

KIMBERLY ASHTON

Debbie McMillan Barrett Circuit Court ---

-VS-

CASE NO. # 2016-513

BANK OF AMERICA, INC.

#### ORDER TO SET

It appears to the Court that this case has been appealed from General Session Court to the Circuit Court on the 11<sup>TH</sup> day of October, 2016.

## CERTIFICATE OF SERVICE

I hereby certify that a true and exact copy of the foregoing has been forwarded via

U.S. first class mail to the defendant at the last address noted this \_\_\_\_\_ day of

October, 20 16.

\_\_\_\_\_

Christopher Bojano 115 Shivel Drive

Henderson ville, TN 37075

Clerk

Rick Humbrach

P.O. BOX 340026

Nashville, TN. 37203

Christopher @: 16-FX-02881 Decument 1-1 Filed 11/03/16 Page 2 of 37 Page Page 12. Com

IN THE CIRCUIT COURT FOR	WILLIAMSON COUNTY, TENNESSEE
	FILED
KIMBERLY ASHTON,	OCT 17 2016
71-1-1100	) McMillan Barris Court
Plaintiff,	)
	Case No. 94CC1-2016-CV-513
<b>v.</b>	) 
BANK OF AMERICA, INC.,	)
	)
Defendant.	)

#### NOTICE OF APPEARANCE

PLEASE BE ADVISED that the undersigned, Brian R. Epling of the law firm of Bradley Arant Boult Cummings LLP, 1600 Division Street, Suite 700, Nashville, Tennessee 37203, hereby enters his appearance as counsel for Defendant Bank of America, N.A., improperly named Bank of America, Inc. in the above-referenced action. All inquiries, pleadings and court documents should be filed and served upon the undersigned.

Respectfully submitted,

Brian R. Epling (No. 034728)

BRADLEY ARANT BOULT CUMMINGS LLP

1600 Division Street, Suite 700

P.O. Box 340025

Nashville, Tennessee 37203

bepling@bradley.com Phone: 615-252-2340

Attorney for Defendant Bank of America, N.A.

#### **CERTIFICATE OF SERVICE**

I hereby certify that a true and correct copy of the foregoing has been forwarded via U.S. Mail, postage prepaid, to:

Christopher Boiano Boiano & Boiano P.O. Box 160659 Nashville, TN 37216

Attorney for Plaintiff Kimberly Ashton

on the 13 day of October, 2016.

Brian R. Epling

IN THE CIRCUIT COURT FOR WILLIAMSON COUNT 2016 OCT 2 I AT FRANKLIN

6157905432

KIMBERLY ASHTON, Plaintiff,

V.

BANK OF AMERICA, N.A., Defendant.

Docket No.: 2016 Jury Trial Demanded

#### COMPLAINT

Plaintiff, Kimberly Ashton, sues Defendant, Bank of American, N.A., and states:

## Jurisdiction, Parties, and Venue

- This is an action for damages that exceeds Twenty-Five Thousand Dollars 1. (\$25,000.00), exclusive of interest, costs, and attorney's fees and is within the jurisdiction of this Court.
- Plaintiff, Kimberly Ashton ("Plaintiff"), is an adult citizen of the state of Tennessee 2. and resides in Williamson County, Tennessee.
- Defendant, Bank of America, N.A. ("Defendant"), is a foreign for-profit National 3. Banking Association conducting business in the State of Tennessee with a principal place of business at Bank of America Corporate Center, 100 N. Tryon Street, Charlotte, North Carolina 28255.
- Venue is proper in Williamson County because Plaintiff resides in Williamson 4. County and Defendant conducts business in Williamson County.

#### Pacts

- 5. Plaintiff, a middle school teacher at Croft Design Center, has been a long time customer of Defendant and maintains a bank account with Defendant ending in 6474 ("the Account").
- 6. On or around April 1, 2016, Plaintiff electronically filed her 2015 federal tax return with the Internal Revenue Service ("IRS"). A copy of Plaintiff's tax return and the Certification of Electronic Filing is attached as Composite Exhibit "A".
- 7. Plaintiff's 2015 federal tax return indicates Plaintiff will receive a refund from the IRS in the amount of One Thousand Thirty Six Dollars and 00/Cents (\$1,036.00).
- 8. Instead of having the IRS send Plaintiff a refund check, Plaintiff elected for the IRS to directly deposit her \$1,036.00 refund into the Account at Bank of America.
- 9. In April 2016, Plaintiff received notification that her tax return was fully processed by the IRS and that she would be receiving a refund in the amount of \$1,036.00. A copy of the IRS text message notifying Plaintiff of the status of her refund is attached as Exhibit "B",
- 10. Plaintiff subsequently reviewed the Account at Bank of America and did not see any indication that Defendant deposited Plaintiff's tax refund into the Account.
- 11. In early April 2016, Plaintiff contacted Defendant by phone to notify Defendant of the problem at which time an agent working for Defendant stated that there was nothing Defendant could investigate because the IRS never sent her electronic deposit to Defendant.
- 12. Plaintiff immediately contacted the IRS and the IRS informed her that Defendant was incorrect and that the electronic deposit was in fact received by Defendant.
- 13. On or around April 13, 2016, Plaintiff contacted the IRS again about the issue and the IRS began an investigation.

From:Williamson Cnty

- 14. On or around April 26, 2016, Plaintiff received confirmation from the IRS that her funds were sent to the Account at Bank of America and that Bank of America did not return any of Plaintiff's deposit to the IRS.
- 15. Plaintiff called Defendant a second time in April and spoke with a customer service manager that restated Defendant never received the money because the IRS failed to send the funds. The agent for Bank of America subsequently sent Plaintiff a letter dated April 27, 2016, stating "We [Bank of America] are not able to confirm that directed deposit has been received and returned." A copy of the letter dated April 27, 2016, is attached as Exhibit "C".
- 16. On or around June 1, 2016, Plaintiff contacted the IRS to inquire about the status of her tax return. The IRS agent stated that Defendant has not responded to the IRS's request as to the whereabouts of Plaintiff's tax refund.
- 17. On or around June 8, 2016, the IRS contacted Plaintiff and informed Plaintiff that the IRS is sending her a letter confirming that the IRS deposited the funds into the Account on April 8, 2016. A copy of the letter dated June 13, 2016, from the IRS to Plaintiff is attached as "D" and states, "Per our conversation, after researching your account for tax year Dec. 31, 2015, a refund in the amount of \$1,036.00 was submitted via direct deposit on Apr. 8, 2016."
- 18. On or around June 17, 2016, Plaintiff filed a formal complaint with Defendant, A copy of the confirmation letter dated June 17, 2016, is attached as Exhibit "E".
- 19. On or around June 23, 2016, Plaintiff received a call from Judy Giuliani, an agent for Defendant, who wanted to discuss her complaint filed on June 17, 2016. Ms. Giluliani told Plaintiff that Defendant was not responsible for losing her funds because the IRS failed to send the money to Defendant for deposit.

- Later on June 23, 2016, and again on June 24, 2016, Plaintiff, working with agents 20. of Defendant, called the IRS to discuss the status of Plaintiff's refund. On both occasions, the IRS again confirmed the funds were delivered to Defendant.
- On or around July 5, 2016, Plaintiff again contacted the IRS regarding the status of 21. her refund. The IRS agent told Plaintiff that the IRS traced the funds to Defendant, that Defendant is in possession of the funds, and that in order for Plaintiff to retrieve her refund she would need to bring a civil lawsuit against Defendant,
- On or around July 7, 2016, Plaintiff filed a complaint with Bank of America through 22. the Consumer Financial Protection Bureau ("CFPB").
- On or around July 14, 2016, Randy Tate, an agent for Defendant, contacted Plaintiff 23. to set an appointment for July 18, 2016, to discuss her complaint with the CFPB.
- On or around July 18, 2016, Plaintiff and Mr. Tate spoke via telephone regarding 24. the status of Plaintiff's refund and the complaint she filed with the CFPB.
- During the conversation on July 18, 2016, Defendant, for the first time, 25. acknowledged receiving Plaintiff's refund from the IRS on April 8, 2016. Defendant's agent, however, explained that the funds were deposited into the wrong person's bank account because the IRS sent her refund account number with two (2) letter OO's instead of two (2) numerical 00's. Accordingly, the agent stated that Defendant simply dropped the two (2) numerical 00's from the account number and deposited the funds into another person's account. See Response from Bank of America to CFPB Complaint attached as Exhibit "F."
- Plaintiff responded to Mr. Tate by asking why Defendant would deposit Plaintiff's 26. tax refund into another customers account if the name on that customer's account did not match the name of customer listed on the deposit from the IRS.

- 27. Mr. Tate told Plaintiff that Defendant could not assist her and that only the IRS could recall the funds.
- 28. As of the filing of this Complaint, Defendant has still not received her tax refund and Defendant continues to refuse Plaintiff any assistance in correcting the problem.
- 29. Because Plaintiff did not receive her tax refund, Plaintiff fell behind on her mortgage and is facing foreclosure. Accordingly, Defendant's actions and/or inactions caused Plaintiff to file for bankruptcy in order to prevent her mortgage company from foreclosure on her house. Both Plaintiff's foreclosure and pending bankruptcy would have been avoided if Defendant simply deposited Plaintiff's tax refund into the Account once Defendant received the money from the IRS.
- 30. All conditions precedent to initiating and maintain this action have been performed by Plaintiff, have occurred, or have been waived.
- 31. Plaintiff has retained Boiano & Boiano, LLC., to represent her in this action and is obligated to pay reasonable attorney's fees and costs for this action.

## Count I - Tennessee Consumer Protection Act

- 32. Plaintiff re-alleges paragraphs two (2) through thirty-one (31) above, as if fully restated herein.
- 33. Plaintiff is a consumer and person within the meaning of T C.A. § 47-18-103(2) and (9) respectively.
  - 34. Defendant is a person within the meaning of T.C.A. § 47-18-103(13).
- 35. Plaintiff brings this count pursuant to T.C.A. § 47-18-109, which provides an individual consumer a private right of action.

- 36. The acts and practices of Defendant constitute unfair or deceptive trade practices affecting trade or commerce in Tennessee and violated T.C.A. § 47-18-104(a).
- 37. For purposes of T.C.A. § 47-18-109, Defendants' violations of the Act were willful or knowing.
- 38. As a result of Defendant's use of unfair and deceptive acts or practices, Plaintiff suffered an ascertainable loss of money or property.

#### Count II - Negligent Misrepresentation

- 39. Plaintiff re-alleges paragraphs one (1) through thirty-one (31) above, as if fully restated herein.
- 40. Defendant at all times material hereto acted in the course of its business, profession, and employment.
- 41. While acting in the course of its business, Defendant negligently supplied false information to Plaintiff.
- 42. Defendant intended the negligently supplied information to guide Plaintiff away from believing it possessed Plaintiff's funds.
  - Plaintiff justifiably relied upon the false information.
  - 44. As a result, Plaintiff suffered a financial loss.
- 45. Defendant failed to exercise reasonable care or competence in obtaining information about the location and status of the funds it received from the IRS for Plaintiff's Benefit.
- 46. Defendant failed to exercise reasonable care or competence in failing to deposit Plaintiff's tax refund into Plaintiff's bank account at Defendant's banking institution.

#### Count III - Negligence

- 47. Plaintiff re-alleges paragraphs one (1) through thirty-one (31) above, as if fully restated herein.
- 48. Defendant owed a duty to Plaintiff to deposit her tax return in the Account and to exercise reasonable care or competence in handling her federal tax refund.
- 49. Defendant breached the duty it owed to Plaintiff by failing to deposit Plaintiff's tax refund into the Account.
- 50. Additionally, Defendant breached the duty it owed to Plaintiff by depositing Plaintiff's tax refund into an unknown persons account whose name did not match the name provided on the direct deposit documents Defendant received from the IRS.
  - 51. As a result of Defendant's breach, Plaintiff suffered damages
  - 52. Plaintiff has suffered actual damages.

#### Count IV- Constructive Trust

- 53. Plaintiff re-alleges paragraphs two (2) through thirty-one (31) above, as if fully restated herein.
- 54. This is an action for a constructive trust over Plaintiff's tax return that Defendant currently possess.
- 55. Plaintiff placed tremendous trust and confidence in Defendant as evidenced by her willingness to open a bank account with Defendant.
- 56. Plaintiff entrusted Defendant to receive her tax refund and place those funds in the Account.
  - 57. Defendant is in possession of Plaintiff's tax refund it received from the IRS.
  - 58. Plaintiff is entitled to receive her tax refund from the IRS.

## Page 7 of 10

- 59. Defendant has wrongfully acquired and/or retained Plaintiff's tax refund.
- Defendant is not entitled to Plaintiff's tax refund.

#### Count V- Conversion

- 61. Plaintiff re-alleges paragraphs one (1) through thirty-one (31) above and fifty-five (55) through sixty (60) above, as if fully restated herein.
  - 62. Defendant has unlawfully retained possession of Plaintiff's tax refund.
- 63. Plaintiff has made demand on Defendant to provide her with the tax refund in Defendant's possession.
- 64. Despite Plaintiff's demands, Defendant continues to remain in possession of Plaintiff's tax refund.

#### Count VI- Punitive Damages

- 65. Plaintiff re-alleges paragraphs one (1) through sixty-four (64) above, as if fully restated herein.
- 66. Defendant's retention of Plaintiff's tax return and repeated lies about the location of the tax return show that Defendant has acted maliciously, intentionally, fraudulently and/or recklessly.

#### Prayer for Relief

WHEREFORE, Plaintiff, Kimberly Ashton, requests the following relief:

- a. That process issue and be served on Defendant and that Defendant be required to appear and answer this Complaint within the time required by law;
- b. That the Court finds and declares that Defendant violated Plaintiff's rights and that Plaintiff be awarded a judgment against Defendant for Two Hundred Fifty Thousand Dollars

(\$250,000.00) in compensatory damages and Two Hundred Fifty Thousand Dollars (\$250,000.00) in punitive damages;

- c. That the Court find and declare Defendant's acts and practices violated Tennessee law;
- d. That the Court find and declare the Defendant caused injury, damages, and losses to Plaintiff for each cause of action stated in the Complaint.
- e. That the Court require and order Defendant to fully reimburse Plaintiff for all damages sustain;
- f. that Plaintiff be awarded monetary damages for the actual damages, injuries, losses and damages sustained or suffered by Plaintiff caused by Defendant or result from Defendant's acts or conduct as set forth in the Complaint;
- g. That, pursuant to T.C.A. § 47-10-109, the Court award Plaintiff treble actual damages;
- h. That, pursuant to T.C.A. § 47-18-109, the Court award a reasonable attorney's fees and order or provide for other relief authorized by law;
  - That the Court award Plaintiff costs and expenses;
  - j. That a jury of twelve (12) try this cause;
- k. That the Court grant Plaintiff such other and further relief as the case and justice may require.

6157905432

Respectfully submitted,

Christopher V. Boiano, Esq. (#30076)

Boiano & Boiano, LLC

115 Shivel Drive

Hendersonville, TN 37075

P: 615-991-7117 F: 615-296-0390

Christopher@boianolaw.com

Attorney for Plaintiff

#### CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing was served via U.S. Mail,

postage prepaid, on the below named individuals on this do day of october, 2016:

Rick Humbracht, Esq Bradley Arant Boult Cummings P.O. Box 340025 Nashville, TN 37203 Phone: (615) 252-2371 Fax: (615) 252-6371 rhumbracht@bradley.com Attorney for Plaintiff

Christopher V. Boiano, Esq.

Page 10 of 10

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ependent,	28	Tax, including any alternative minin	num tax (s	see instructions	). 28	2,63	19.		
ee etructions.	29	Excess advance premium tax cr	redit repr	ayment. Attacl	h				
All others:	23	Form 8962,		Party Area of the	29				
ingle or		Add lines 28 and 29.		and the second s			3	0	2,639.
farried filing eparately,	30	Credit for child and dependent	care exp	enses, Attach					
6,300	31		Day on up		31				
Namied filing	,	Form 2441. Credit for the elderly or the disa	bled At	tach		-			
ointly or Qualifying	32		in in its		32				
vidow(er), 512,600	and the same of th	Schedule R.	ies line	10	33		OL-		
lead of	33	Education credits from Form 88	amdit A	Hach Form 888					
iousehold, 59,250	34	Retirement savings contributions	1- 0010	if required	35	1.	000.		
	35	Child tax credit, Attach Schedu	10 00 12,	r total credits	the contract of the contract of the contract of the contract of			36	1,000.
	36	Add lines 31 through 35. These	are you	rimore then lin	a 30 enter	-0-	- 3	37	1,639.
	37	Subtract line 36 from line 30. If	line 30 ii	instructions)	Full-year co	overage		38	
	38	Health care: Individual responsib	mity (see	instructions).	I dii your o		STATE OF THE PERSON NAMED IN	39	1,639.
	39	Add line 37 and line 38. This is	your tot	al tax.	9. 40	2,6	75.		
	40	Federal income tax withheld fro	im Forms	3 VV-2 and 103	9. 40	2.70	-		
	41	2015 estimated tax payments	and amo	unt applied	41				
if you have a qualifying		from 2014 return.	-	-	42a				
child, attach	428	Earned income credit (EIC).		No	420				
Schedule EIC.	1	Mantavable combat pay electio	n. 42b	1.1.0040	43				
EIO.	43	Additional child tax credit. Atta	ich Sche	dule 8812.	44				
	44	American opportunity credit in	om Form	1 8803, 1116 0.	45	J <sub>2</sub> ,			
	45				total maun	ante	Br-	46	2,675.
	46	1 1 1 1 AO A1 A20 A3 AA S	and 45.	inese are your	total payi	1011601			
	47	If line 46 is more than line 39,	subtract	line 39 from III	ne 45.			47	1,036.
Refund						chook ho		48a	1,036.
	48	Amount of line 47 you want retun	ded to yo	u. If Form 8888	is attached,	CHOCK HO	01 1	104	
Direct deposit?		Poutling ETTITIT	To b	c Type: X C	Checking [	] Saving	gs		
See	-	number 0 6 4 0 0 0 0 10 12	10	· .,,					
instructions and fill in		d Account	16.4						
48b, 48c,	100	number						-	
and 48d or Form 8888.	49	CIL . 47	oplied to	your					
FORTI DOGG.	-40				49		011		
	50	C. bywart lis	ne 46 fro	m line 39, For	details on	low to b	ay,	50	
Amount	-	eee instructions.						30	
you owe	51		struction	s).	51			17.0	e following.
	01	Estimated tax penalty (see Ins Do you want to allow another person to d	discuss this	s return with the II	RS (see Instruc	tions)?	Yes. Co	mpiete the	e tollowing, Di
Third par	ty	Do you want to allow allower person		Phone		1.64	the real series	, terricularion.	
designee		Designee's				nui	mber (PIN	) 90	hand of my broader
Goorgine		Designee's name  Under penalties of parjury, I declare that I have and belief, they are true, correct, and accurate than the taxpayer) is based on all information of	e examined	this return and acco	mpanying sched	iules and str ived during	the tax y	ear. Declare	ation of preparer (ot
Sign		and belief, they are true, correct, and accurate	ely list all an	preparer has any kr	owledge.				
		than the taxpayer) is based on an information.	ar a	Date	Your occupation		10	ayame pho	ns number
here	4	Your signature			TEACHER			(615)2	18-3240 you an Identity Protection
Joint return's		G. Ulatachus hosh mus	d sign.	Date	Spouse's occup	ation	10	iN enter it	Mary Hard State of the State of
Keep a cop	v 🐷	Spouse's signature, if a joint return, both mus					h	erė (see inst.)	
for your reco	rds.		Propare	r's signature		Date	Che	ICK & U IF	PTIN
Paid		Print/type preparer's name					self	-employed	
							Flor	m's EIN ▶	
prepare		Firm's name > Self-Prepare	d				Phi	one no.	
use only	1	Firm's address >				and the latest of the desired states			Form 1040A (2

#### ELECTRONIC POSTMARK - CERTIFICATION OF ELECTRONIC FILING

Taxpayer:
-----------

Primary SSN:

Federal Return Submitted:

April 01, 2016 05:41 AM PDT

Federal Return Acceptance Date: 04/01/2016

The Intuit Electronic Postmark shows the date and time Intuit received your federal tax return. The Intuit Electronic Postmark documents the filing date of your income tax return, and the electronic postmark information should be kept on file with your tax return and other tax-related documentation.

There are two important aspects of the Intuit Electronic Postmark:

#### 1. THE INTUIT ELECTRONIC POSTMARK.

The electronic postmark shows the date and time intuit received the federal return, and is deemed the filling date if the date of the electronic postmark is on or before the date prescribed for filling of the federal individual income tax return.

#### TIMELY FILING:

For your federal return to be considered filed on time, your return must be postmarked on or before midnight April 18, 2016. Intuit's electronic postmark is issued in the Pacific Time (PT) zone. If you are not filing in the PT zone, you will need to add or subtract hours from the Intuit Electronic Postmark time to determine your local postmark time. For example, if you are filing in the Eastern Time (ET) zone and you electronically file your return at 9 AM on April 18, 2016, your Intuit electronic postmark will indicate April 18, 2016, 6 AM. If your federal tax return is rejected, the IRS still considers it filed on time if the electronic postmark is on or before April 18, 2016, and a corrected return is submitted and accepted before April 23, 2016. If your return is submitted after April 23, 2016, a new time stamp is issued to reflect that your return was submitted after the IRS deadline and, consequently, is no longer considered to have been filed on time.

If you request an automatic six-month extension, your return must be electronically postmarked by midnight October 17, 2016 If your federal tax return is rejected, the IRS will still consider it filed on time if the electronic postmark is on or before October 17, 2016, and the corrected return is submitted and accepted by October 22, 2016.

#### 2. THE ACCEPTANCE DATE.

Once the IRS accepts the electronically filed return, the acceptance date will be provided by the Intuit Electronic Filing Center. This date is proof that the IRS accepted the electronically filed return.



Refund Status



Your refund was sent to your bank on April 8, 2016 for direct deposit. If you have not received your refund, take the following steps: Check with your bank to determine if your refund has been received: Verify the routing and bank account numbers on your electronically filed return are correct; or Call your preparer to verify the routing and bank account numbers are correct.

If you have questions or need additional information, please have the following on hand when you call: A copy of this page: A copy of your tax return; and Please mention reference number 1502 to the IRS Customer Service Representative

IRS Hours of Services: Call Monday through Friday, 7 a.m. to 7 p.m.;

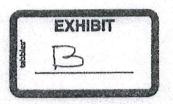
Call: 800-829-0582 and enter ext. 362 267-941-1000 (outside the US) 800-829-4059 (TTY/TDD)

SSN

**计共4-44-8600** 

Filing Status:

Head of Household





KIMBERLY ASHTON 1007 CASHMERE DR THOMPSONS STATION TN 37179-5374

Case Number 128)-1217592914
Account(s) ending in 6474
Date
April 27, 2016
Customer service
866.445.6496
Account information
bankofamerics.com

Your inquiry regarding the IRS deposit for \$1,032.00 to the above account was received.

## What you need to know

We are not able to confirm that a direct deposit has been received and returned.

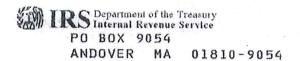
## What you can do/need to do

Please contact the IRS for assistance with researching the direct deposit for \$1,032.00.

#### We're here to help

We appreciate the opportunity to serve you and your financial needs. If you have any questions, please call us at 866.445.6496, Monday through Friday 8 a.m. to 9 p.m. and Saturday 8:30 a.m. to 5 p.m. Eastern.





In reply refer to: 0832895472 July 01, 2016 LTR 129C 0 379-86-8600 201512 30 00003783

BODC: WI

KIMBERLY ASHTON 1007 CASHMERE DR THOMPSONS STN TN 37179



31592

Taxpayer identification number: Form: 1040

Dear Taxpayer:

We are responding to your inquiry of June 22, 2016.

Per our conversation, after researching your account for tax year Dec. 31, 2015 a refund in the amount of \$1,036.00 was submitted via direct deposit on Apr. 8, 2016.

If you have questions, you can call us toll free at 1-800-829-0922.

If you prefer, you can write to us at the address at the top of the first page of this letter.

You can get any of the forms or publications mentioned in this letter by calling 1-800-TAX-FORM (1-800-829-3676) or visiting our website at www.irs.gov/formspubs.

When you write, include a copy of this letter and provide in the spaces below, your telephone number and the hours we can reach you. Keep a copy of this letter for your records.

Telephone	number	(	Hours	
		.000		

Thank you for your cooperation.



#### Bank of America



Dear Kimberly Ashton,

This is your receipt for the request we have submitted on your behalf. If for any reason we're unable to complete your request by the date listed below, we will contact you at the number you provided between 9 a.m. and 6 p.m. local time with a status update. In the event that we need additional information or are unable to speak with you directly, we will leave a message on your answering machine or voice mail. We will deliver your Case Notifications by your preferred method of contact.

Please call us toll-free at 1.866.445.6496 if you have questions. When you call, please reference the Case ID provided below.

We appreciate your business and look forward to serving you.

Angela Adderly

Bank of America

My Name: Angela Adderly

My Manager: Michael Vandyken

Customer Name: Kimberly Ashton

Customer Contact Number: 615-218-3240

Today's Date: Jun 17, 2016

## We will process your request by the close of business on: 6/23/2016

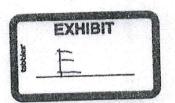
Please note: You may track the status of your case by logging into Online Banking if you are a registered user.

# When following up on the request, please reference the following Case ID: 27859400

\* Phone Number Disclosure: You consent to being contacted at the telephone number you provided regarding this case. You agree that Bank of America may contact you at this telephone number even if the telephone number is assigned to a

cellular/mobile telephone service for which the called party is charged. You also agree that Bank of America may monitor or record

telephone calls to assure the quality of our service.





Welcome Kimberly Ashton [Logout]

Case number: 160707-002355

Related Case Number:

Salok

#### STATUS

#### Response not disputed

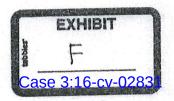
Bank of America said: Explanation of closure

During our recent conversation on July 18, 2016, we discussed that your IRS Tax Return was deposited into another Bank of America customer's account based on the account number provided on the direct deposit. We will need a Letter of Indemnity from the United States Treasury to attempt to recover the funds. We also confirmed that as a courtesy, on July 15, 2016, we refunded \$210 in fees for overdraft activity assessed after April 8, 2016. We shared that two \$35fees were previously refunded and the refund on July 15, 2016, serves as a refund of the remaining fees. You mentioned the email address listed at the ATM is not correct. We have submitted a request to update your email information to the email address on file. Please allow five business days for the information to update. We regret any inconvenience you may have encountered as a result of this matter and apologize for any service provided that did not meet your expectations.

#### Relief

We also confirmed that as a courtesy, on July 15, 2016, we refunded \$210 in fees for overdraft activity assessed after April 8, 2016. We shared that two \$35fees were previously refunded and the refund on July 15, 2016, serves as a refund of the remaining fees.

\$ 210.00



#### Response

Bank of America is reviewing your inquiry. We require additional time to provide you with a complete response. We will update the status of your inquiry on the portal with our response as quickly as possible.

#### WHAT HAPPENED

Describe what happened so we can understand the issue...

The IRS sent my 2015 Income Tax Refund to my account (correct account numbers have repeatedly been verified with both the IRS and Bank of America) with Bank of America via Electronic Direct Deposit in April of 2016. The IRS has steadily stated throughout their investigation until the end that Bank of America has misplaced my Income Tax Refund. I have encountered several rude and disinterested Bank of America Customer Service Representatives and Managers that have continuously stated that the IRS had never sent the refund, there is nothing further that Bank of America can do about it and that I need to contact the IRS. Other representatives of Bank of America just did not follow through and/or they claimed that their hands were tied. Today in July 2016, Bank of America still refuses to investigate past what can be seen in front of them on a computer screen, will not escalate my complaint higher up the ladder until issue is resolved and continues to point the finger at the IRS. Bank of America seems to have a lack of communication connection throughout their institution. I have experienced this fact in several instances through this bad situation. My Direct Deposited Income Tax Refunds in the past have always entered my account on the date that the IRS has stated. I have been a customer of Bank of America for many years but I was treated as if I were nobody to them. My Income 'Tax Refund may be pennies and nothing to Bank of America but it was gold to me, I depended on that money and this has created a negative downward spiral effect in my life and Bank of America has proved that they could care less.

Consent to publish the description of what happened? Consent provided

Product Checking account

Issue Deposits and withdrawals

Do you believe the issue involves discrimination? Yes No

On	the basis of Age			
11-1	Marital status			
1	National origin			
l'es	Race			

Receipt of public assistan	ice
Religion	
Sex	
7 Other	
DESIRED RESOLUTION	
What do you think would	be a fair resolution to your issue?
Immediate submission restitution of damage	of funds owed, reversal of fees placed on account and s caused.
MY INFORMATION	
the special section of the section of section and section and section and section and section sections where	
Contact information	
Mailing address  Ms Kimberly Ashton  3118 Tristan Drive	
Franklin TN 37064 United States	
Email kimberlyaw16@yahoo.	.com
Phone	
Age	
I am submitting on behalf of	Myself Someone else
Someone else	
Relationship	
	는 기계 보고 있는 것이 되었다. 그런 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들은 사람들이 되었다. 
Email	
Phone	
Age	

Servicemember information

The consumer is a \_\_\_ Servicemember \_\_ Dependent or spouse of a servicemember

#### Dependent information

**United States** 

Servicemember Information

Servicemember status Servicemember branch Servicemember rank

#### PRODUCT INFORMATION

Account number

information about the company

Bank of America 100 North Tyron Street, Suite 170 Charlotte NC 28202 United States

Supporting documents

- Ashton, Kimberly B or A Complaint docs 7-7-16.pdf (7.02 MB)
- Ashton 3548712 signed letter 7.21.16.doc.pdf (198.99 KB)
- · 图Statements pdf (583.82 KB)
- Updated Hold and Transaction History 6474.pdf (55.05 KB)
- Deposit Agreement and Disclosures effective March 4 2016 log.pdf (274.9 KB)
- Personal Schedule of Fees 11.6.15.log.pdf (175.72 KB)

## COMPLAINT HISTORY

Auto-Response 07/22/2016 03:12 PM

To: kimberiyaw16@yahoo com

Subject: Your submission, [Case number: 160707-002355]

We wanted to let you know that the company responded to your complaint.

#### What happens next?

Review the company's response:

- Log in to https://help.consumerfinance.gov/app/account/complaints/list to read it online, or
- Call us at (855) 411-CFPB (2372) and we'll share it with you.

The company's response should include the steps they took, or will take, in response to your complaint.

If you're okay with the company's response, then you're finished! If you aren't okay with it, we want your feedback. You can call us to dispute it, or select "dispute" and share your feedback when you review the response online.

Also, we wanted to let you know that we've published your complaint in two online databases. Your complaint - without any information that could be used to identify you has been published on our website in the Consumer Complaint Database, where it can be used to help other consumers: consumerfinance.gov/ComplaintDatabase. It has also been shared with the Federal Trade Commission, which has added your complaint to its database for state and federal law enforcement agencies.

What happens if I dispute the company's response?

We use the feedback consumers like you provide about company responses to make decisions about which issues and companies to investigate. We also publish on our website which companies get the most disputes from consumers.

Can I hire my own lawyer to look into this?

Yes. While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources. You can search for legal aid near you by visiting the Legal Service Corporation website at www.isc.gov and searching for your city, state, or zip code in the "Find Legal Aid" portion of the website.

Is that it?

Complaints help us identify trends and problems in the marketplace and understand the challenges people are facing so we can look for these problems when we supervise companies, enforce federal consumer financial laws, and write rules and regulations.

Where can I find more information? If you have questions, call us at (855) 411-CFPB (2372) or visit us at consumerfinance.gov/askcfpb.

We also welcome your feedback on how our complaint process has worked for you. If you want to share your story, go to https://help.consumerfinance.gov/app/tellyourstory.

Thank you,
Consumer Financial Protection Bureau consumerfinance gov (855) 411-CFPB (2372)

AR2.1a-EN

#### Auto-Response 07/20/2016 02:44 PM

The company has provided a partial response to your complaint number 160707-002355 describing the steps taken so far to address your issue. They stated they are still working on your issue, and you should hear from them again within 60 days.

View the details of your complaint and the company's response so far at: https://help.consumerfinance.gov/app/account/complaints/list

We will let you know as soon as we receive an update about your complaint.

Thank you,

Consumer Financial Protection Bureau consumerfinance.gov (855) 411-CFPB (2372) Auto-Response 07/07/2016 08:54 PM

We've sent your complaint to the company for a response.

We will let you know when the company responds. The response should include the steps they took, or will take, in response to your complaint.

You should receive a status update within the next 15 days.

You can track the status of your complaint at: https://help.consumerfinance.gov/app/account/complaints/list.

Thank you,

Consumer Financial Protection Bureau consumerfinance.gov (855) 411-CFPB (2372)

#### Customer Kimberly Ashton 07/07/2016 08:54 PM

The IRS sent my 2015 Income Tax Refund to my account (correct account numbers have repeatedly been verified with both the IRS and Bank of America) with Bank of America via Electronic Direct Deposit in April of 2016. The IRS has steadily stated throughout their investigation until the end that Bank of America has misplaced my Income Tax Refund.

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#### Auto-Response 07/07/2016 08:54 PM

We received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority.

Depending on what we find, we will:

- · Send your complaint to the company for a response; or
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- · Let you know if we need more information to continue our work.

While we can't give legal advice or represent individuals in legal matters, if you want more help you can contact a private attorney or your local legal aid office for free or low-cost legal resources at www.lsc.gov.

You can register to track the status of your submission at: https://help.consumerfinance.gov/app/account/complaints/list.

Thank you,

Consumer Financial Protection Bureau consumerfinance.gov (855) 411-CFPB (2372)

#### Customer Kimberly Ashton via Web 07/07/2016 08:54 PM

The IRS sent my 2015 Income Tax Refund to my account (correct account numbers have repeatedly been verified with both the IRS and Bank of America) with Bank of America via Electronic Direct Deposit in April of 2016. The IRS has steadily stated throughout their investigation until the end that Bank of America has misplaced my Income Tax Refund. I have encountered several rude and disinterested Bank of America Customer Service Representatives and Managers that have continuously stated that the IRS had never sent

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attytoserve



To:96152526380

SUBPOENA CASE FILE NUMBER STATE OF TENNESSEE WILLIAMSON COUNTY (Duces Tecum) 2016-513 CIRCUIT COURT PLAINTIFF DEFENDANT Bank of America, N.A. Kimberly Ashton TO: (Name, Address & Telephone Number of Witness)
Bank of America, N.A. Legal Order Processing P.O. Box 15047 Wilmington, DE 19850-5047 You are hereby commanded to appear at the time, date and place specified for the purpose of giving testimony. In addition, if indicated, you are to bring the items listed. If you fail to obey this subpoend, you may be held in contempt, punishable by a fine of up to \$50.00 and/or imprisonment for up to 10 days. THE FAILURE TO FILE A MOTION TO QUASH OR MODIFY WITHIN FOURTEEN DAYS OF SERVICE OF THE SUBPOENA WAIVES ALL OBJECTIONS TO THE SUBPOENA, EXCEPT THE RIGHT TO SEEK THE REASONABLE COST FOR PRODUCING BOOKS, PAPERS, DOCUMENTS, ELECTRONICALLY STORED INFORMATION, OR TANGIBLE THINGS. TIME 9:00 ITEMS TO BRING: DATE November 20, 2016 Please be advised that this subpoena is in compliance with TN PLACE Financial Records Privacy Act, T.C.A. 45-0-101, et seq. A copy Circuit Court of this subpoena has been provided to the Defendant. Further, Williamson County Judicial Center the requirements of T.C.A. 45-10-106 have been met. 135 4th Avenue South Franklin, Tennessee Provide copies of of all deposit slips and all statements for account 4. from March 2016 through June 2016. number Provide Documents to: Christopher Boiano, Esq. 115 Shivel Dr. Hendersonville, TN 37075 o Additional List Attached DATE ISSUED: 10-21-16 This subpoena is being issued on behalf of e<sub>x</sub>defendant. o plaintiff Aftorney: (Name, Address & Telephone Number) Sellie Millan Barrell Christopher Boiano, Esq. 115 Shivel Dr. Hendersonville, TN Circuit Court Clerk RETURN ON SERVICE Check one: (1. Or 2. are for the return of an authorized officer or attorney; an attorney)'s return must be sworn to: 3. Is for the witness who will acknowledge service and requires the witness's signature.) o I certify that on the date indicated below I served a copy of this subpoena on the witness stated above 1. o I falled to serve a copy of this subpoend on the witness 2. o I acknowledge being served with this subpoons on the date indicated below. DATE OF SERVICE: If you have a disability & SIGNATURE OF WITNESS, OFFICER OR ATTORNEY; require assistance, please Signature of Notary Public or Deputy Clerk: Call 615-790-5428 Commission Expires: